

**2005 Long-Term Care Rate Guide**  
**Premium Rate Increase History Section**  
**History For Companies Offering New Business In California**

| <i>Company Name</i>                         | <i>Policy Form</i>                          | <i>Date Sold</i> | <i>Company From Which Policy Form Was Acquired</i> | <i>Date Acquired</i> | <i>Policy Type</i> | <i>Policy Category</i> | <i>Sold In California</i> | <i>Sold In Other States</i> | <i>Rate Increase Requested</i> | <i>Rate Increased Approved</i> | <i>Date Rate Increase Approved</i> | <i>Date Increased Was Issued To Policy Holders</i> |
|---|---|------------------|--|----------------------|--------------------|------------------------|---------------------------|-----------------------------|--------------------------------|--------------------------------|------------------------------------|--|
| Life Investors Insurance Company of America | KLTCP 1 (CA) 890                            | 1991-1993        |  |                      | Individual         |                        |                           | FL                          | 45.00%                         |                                |                                    |  |
| Life Investors Insurance Company of America | LI-NFOP (CA) 192/LI-LTCP (CA) 192           | 1993-2000        |  |                      | Individual         |                        |                           | FL                          | 45.00%                         |                                |                                    |  |
| Life Investors Insurance Company of America | GCPRO-C (CA) 193/GCP RO-NH (CA) 193         | 1995-1998        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | COMP-NTQ               |                           | CT                          | 20.00%                         |                                |                                    |  |
| Life Investors Insurance Company of America | GCPRO-A II-C (CA) 794/GCP RO-II NH (CA) 794 | 1995-1999        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | COMP-NTQ               |                           | HI                          | 35.00%                         | 35.00%                         | 04/09/2003                         | 07/08/2003   |
| Life Investors Insurance Company of America | GCPRO-C (CA) 193/GCP RO-NH (CA) 193         | 1995-1998        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | COMP-NTQ               |                           | ME                          | 20.00%                         | 20.00%                         | 06/19/2001                         | 10/30/2001   |
| Life Investors Insurance Company of America | KLTCP 1 (CA) 890                            | 1991-1993        |  |                      | Individual         | COMP-TQ                |                           | AL                          | 25.00%                         | 15.00%                         | 07/08/2003                         | 10/06/2004   |
| Life Investors Insurance Company of America | KLTCP 1 (CA) 890                            | 1991-1993        |  |                      | Individual         | COMP-TQ                |                           | AL                          | 40.00%                         | 35.00%                         | 07/08/2003                         | 10/06/2003   |
| Life Investors Insurance Company of America | LTCP CA 490                                 | 1990-1992        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | COMP-TQ                |                           | MI                          | 30.00%                         | 30.00%                         | 06/04/2001                         | 09/29/2001   |

| <i>Company Name</i>                         | <i>Policy Form</i>                  | <i>Date Sold</i> | <i>Company From Which Policy Form Was Acquired</i> | <i>Date Acquired</i> | <i>Policy Type</i> | <i>Policy Category</i> | <i>Sold In California</i> | <i>Sold In Other States</i> | <i>Rate Increase Requested</i> | <i>Rate Increased Approved</i> | <i>Date Rate Increase Approved</i> | <i>Date Increased Was Issued To Policy Holders</i> |
|---|-------------------------------------|------------------|--|----------------------|--------------------|------------------------|---------------------------|-----------------------------|--------------------------------|--------------------------------|------------------------------------|--|
| Life Investors Insurance Company of America | LTCP CA 490                         | 1990-1992        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | COMP-TQ                |                           | MI                          | 35.00%                         | 35.00%                         | 11/01/2002                         | 01/30/2003   |
| Life Investors Insurance Company of America | LTCP CA 490                         | 1990-1992        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | COMP-TQ                |                           | NV                          | 30.00%                         |                                |                                    |  |
| Life Investors Insurance Company of America | LI-NFOP (CA) 192/LI-LTCP (CA) 192   | 1993-2000        |  |                      | Individual         | COMP-TQ                |                           | OR                          | 30.00%                         | 30.00%                         | 06/02/2003                         | 08/31/2003   |
| Life Investors Insurance Company of America | GCPLUS 1290 CA/GCP LUS 1290 (CA3)   | 1990-1995        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | COMP-TQ                |                           | RI                          | 30.00%                         | 30.00%                         | 08/14/2001                         | 11/30/2001   |
| Life Investors Insurance Company of America | GCPLUS 1290 CA/GCP LUS 1290 (CA3)   | 1990-1995        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | COMP-TQ                |                           | RI                          | 35.00%                         | 35.00%                         | 01/14/2003                         | 04/14/2003   |
| Life Investors Insurance Company of America | GCPRO-C (CA) 193/GCP RO-NH (CA) 193 | 1995-1998        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | COMP-TQ                |                           | RI                          | 20.00%                         | 20.00%                         | 08/14/2001                         | 11/30/2001   |
| Life Investors Insurance Company of America | GCPRO-C (CA) 193/GCP RO-NH (CA) 193 | 1995-1998        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | COMP-TQ                |                           | RI                          | 35.00%                         | 35.00%                         | 01/14/2003                         | 04/14/2003   |
| Life Investors Insurance Company of America | LTCP CA 490                         | 1990-1992        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | COMP-TQ                |                           | VT                          | 30.00%                         |                                |                                    |  |

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| <i>Company Name</i>                         | <i>Policy Form</i>                          | <i>Date Sold</i> | <i>Company From Which Policy Form Was Acquired</i> | <i>Date Acquired</i> | <i>Policy Type</i> | <i>Policy Category</i> | <i>Sold In California</i> | <i>Sold In Other States</i> | <i>Rate Increase Requested</i> | <i>Rate Increased Approved</i> | <i>Date Rate Increase Approved</i> | <i>Date Increased Was Issued To Policy Holders</i> |
|---|---|------------------|--|----------------------|--------------------|------------------------|---------------------------|-----------------------------|--------------------------------|--------------------------------|------------------------------------|--|
| Life Investors Insurance Company of America | GCPLUS 1290 CA/GCP LUS 1290 (CA3)           | 1990-1995        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | COMP-TQ                |                           | WI                          | 45.00%                         | 45.00%                         | 07/16/2003                         | 11/30/2003   |
| Life Investors Insurance Company of America | GCPRO-A II-C (CA) 794/GCP RO-II NH (CA) 794 | 1995-1999        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | COMP-TQ & COMP-NTQ     |                           | MA                          | 35.00%                         | 35.00%                         | 03/24/2004                         | 07/30/2004   |
| Life Investors Insurance Company of America | GCPRO-C (CA) 193/GCP RO-NH (CA) 193         | 1995-1998        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | COMP-TQ & COMP-NTQ     |                           | MA                          | 35.00%                         | 35.00%                         | 03/24/2004                         | 07/30/2004   |
| Life Investors Insurance Company of America | GCPRO-C (CA) 193/GCP RO-NH (CA) 193         | 1995-1998        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | COMP-TQ & COMP-NTQ     |                           | MA                          | 20.00%                         | 20.00%                         | 07/03/2001                         | 10/30/2001   |
| Life Investors Insurance Company of America | LI-NFOP (CA) 192/LI-LTCP (CA) 192           | 1993-2000        |  |                      | Individual         | COMP-TQ & COMP-NTQ     |                           | MI                          | 40.00%                         | 40.00%                         | 06/01/2003                         | 08/30/2003   |
| Life Investors Insurance Company of America | GCPLUS 1290 CA/GCP LUS 1290 (CA3)           | 1990-1995        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | COMP-TQ & COMP-NTQ     |                           | MN                          | 30.00%                         |                                |                                    |  |
| Life Investors Insurance Company of America | GCPLUS 1290 CA/GCP LUS 1290 (CA3)           | 1990-1995        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | COMP-TQ & COMP-NTQ     |                           | MN                          | 45.00%                         | 45.00%                         | 03/20/2003                         | 06/18/2003   |

*Premium Rate Increase History Section - Companies Offering New Business In California*

| <i>Company Name</i>                         | <i>Policy Form</i>                   | <i>Date Sold</i> | <i>Company From Which Policy Form Was Acquired</i> | <i>Date Acquired</i> | <i>Policy Type</i> | <i>Policy Category</i>               | <i>Sold In California</i> | <i>Sold In Other States</i> | <i>Rate Increase Requested</i> | <i>Rate Increased Approved</i> | <i>Date Rate Increase Approved</i> | <i>Date Increased Was Issued To Policy Holders</i> |
|---|--------------------------------------|------------------|--|----------------------|--------------------|--------------------------------------|---------------------------|-----------------------------|--------------------------------|--------------------------------|------------------------------------|--|
| Life Investors Insurance Company of America | GCPRC (CA) 193/GCP RO-NH (CA) 193    | 1995-1998        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | COMP-TQ & COMP-NTQ                   |                           | NH                          | 20.00%                         | 20.00%                         | 07/24/2001                         | 11/30/2001   |
| Life Investors Insurance Company of America | GCPRC (CA) 794/GCP RO-II NH (CA) 794 | 1995-1999        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | COMP-TQ & COMP-NTQ                   |                           | OR                          | 45.00%                         | 45.00%                         | 06/02/2003                         | 08/31/2003   |
| Life Investors Insurance Company of America | LI-NFOP (CA) 192/LI-LTCP (CA) 192    | 1993-2000        |  |                      | Individual         | COMP-TQ & COMP-NTQ                   |                           | PA                          | 40.00%                         | 40.00%                         | 05/05/2003                         | 08/03/2003   |
| Life Investors Insurance Company of America | GCPRC (CA) 794/GCP RO-II NH (CA) 794 | 1995-1999        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | COMP-TQ, NHR-NTQ & COMP-NTQ          |                           | ID                          | 35.00%                         | 35.00%                         | 09/17/2002                         | 12/16/2002   |
| Life Investors Insurance Company of America | GCPRC (CA) 794/GCP RO-II NH (CA) 794 | 1995-1999        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | COMP-TQ, NHR-NTQ & COMP-NTQ          |                           | MN                          | 45.00%                         | 45.00%                         | 03/20/2003                         | 06/18/2003   |
| Life Investors Insurance Company of America | GCPRC (CA) 794/GCP RO-II NH (CA) 794 | 1995-1999        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | COMP-TQ, NHR-NTQ, HCO-NTQ & COMP-NTQ |                           | WI                          | 45.00%                         | 45.00%                         | 07/16/2003                         | 11/30/2003   |
| Life Investors Insurance Company of America | LI-NFOP (CA) 192/LI-LTCP (CA) 192    | 1993-2000        |  |                      | Individual         | NHR-NTQ, COMP-NTQ                    |                           | MT                          | 40.00%                         | 40.00%                         | 08/29/2003                         | 11/30/2003   |

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| <i>Company Name</i>                         | <i>Policy Form</i>                          | <i>Date Sold</i> | <i>Company From Which Policy Form Was Acquired</i> | <i>Date Acquired</i> | <i>Policy Type</i> | <i>Policy Category</i> | <i>Sold In California</i> | <i>Sold In Other States</i> | <i>Rate Increase Requested</i> | <i>Rate Increased Approved</i> | <i>Date Rate Increase Approved</i> | <i>Date Increased Was Issued To Policy Holders</i> |
|---|---|------------------|--|----------------------|--------------------|------------------------|---------------------------|-----------------------------|--------------------------------|--------------------------------|------------------------------------|--|
| Life Investors Insurance Company of America | KLTCP 1 (CA) 890                            | 1991-1993        |  |                      | Individual         | NHR-TQ                 |                           | ND                          | 30.00%                         | 30.00%                         | 04/24/2003                         | 07/23/2003   |
| Life Investors Insurance Company of America | GCPRO-A II-C (CA) 794/GCP RO-II NH (CA) 794 | 1995-1999        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-NTQ       |                           | AR                          | 35.00%                         | 35.00%                         | 09/10/2003                         | 12/30/2003   |
| Life Investors Insurance Company of America | GCPRO-A II-C (CA) 794/GCP RO-II NH (CA) 794 | 1995-1999        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ        |                           | AL                          | 25.00%                         | 15.00%                         | 02/18/2003                         | 05/19/2004   |
| Life Investors Insurance Company of America | GCPRO-A II-C (CA) 794/GCP RO-II NH (CA) 794 | 1995-1999        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ        |                           | AL                          | 35.00%                         | 35.00%                         | 02/18/2003                         | 05/19/2003   |
| Life Investors Insurance Company of America | KLTCP 1 (CA) 890                            | 1991-1993        |  |                      | Individual         | NHR-TQ, COMP-TQ        |                           | AR                          | 40.00%                         | 40.00%                         | 09/10/2003                         | 11/30/2003   |
| Life Investors Insurance Company of America | LTCP CA 490                                 | 1990-1992        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ        |                           | AR                          | 35.00%                         | 35.00%                         | 09/10/2003                         | 12/30/2003   |
| Life Investors Insurance Company of America | LTCP CA 490                                 | 1990-1992        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ        |                           | AR                          | 30.00%                         | 30.00%                         | 08/23/2001                         | 12/30/2001   |
| Life Investors Insurance Company of America | KLTCP 1 (CA) 890                            | 1991-1993        |  |                      | Individual         | NHR-TQ, COMP-TQ        |                           | AZ                          | 40.00%                         | 40.00%                         | 06/19/2003                         | 09/17/2003   |

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| <i>Company Name</i>                         | <i>Policy Form</i>                | <i>Date Sold</i> | <i>Company From Which Policy Form Was Acquired</i> | <i>Date Acquired</i> | <i>Policy Type</i> | <i>Policy Category</i> | <i>Sold In California</i> | <i>Sold In Other States</i> | <i>Rate Increase Requested</i> | <i>Rate Increased Approved</i> | <i>Date Rate Increase Approved</i> | <i>Date Increased Was Issued To Policy Holders</i> |
|---|-----------------------------------|------------------|--|----------------------|--------------------|------------------------|---------------------------|-----------------------------|--------------------------------|--------------------------------|------------------------------------|--|
| Life Investors Insurance Company of America | KLTCP 1 (CA) 890                  | 1991-1993        |  |                      | Individual         | NHR-TQ, COMP-TQ        |                           | CO                          | 40.00%                         | 40.00%                         | 05/08/2003                         | 08/06/2003   |
| Life Investors Insurance Company of America | KLTCP 1 (CA) 890                  | 1991-1993        |  |                      | Individual         | NHR-TQ, COMP-TQ        |                           | GA                          | 40.00%                         | 14.00%                         | 12/16/2003                         | 04/01/2004   |
| Life Investors Insurance Company of America | LTCP CA 490                       | 1990-1992        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ        |                           | GA                          | 30.00%                         |                                |                                    |  |
| Life Investors Insurance Company of America | LTCP CA 490                       | 1990-1992        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ        |                           | GA                          | 45.00%                         | 15.00%                         | 12/16/2003                         | 05/01/2004   |
| Life Investors Insurance Company of America | GCPLUS 1290 CA/GCP LUS 1290 (CA3) | 1990-1995        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ        |                           | HI                          | 35.00%                         | 35.00%                         | 04/09/2003                         | 07/08/2003   |
| Life Investors Insurance Company of America | GCPLUS 1290 CA/GCP LUS 1290 (CA3) | 1990-1995        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ        |                           | HI                          | 30.00%                         | 30.00%                         | 06/06/2001                         | 09/29/2001   |
| Life Investors Insurance Company of America | LTCP CA 490                       | 1990-1992        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ        |                           | HI                          | 35.00%                         | 35.00%                         | 04/09/2003                         | 07/08/2003   |
| Life Investors Insurance Company of America | LTCP CA 490                       | 1990-1992        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ        |                           | HI                          | 30.00%                         | 30.00%                         | 06/06/2001                         | 09/29/2001   |
| Life Investors Insurance Company of America | LTCP CA 490                       | 1990-1992        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ        |                           | ID                          | 35.00%                         | 35.00%                         | 09/17/2002                         | 12/16/2002   |

***Premium Rate Increase History Section - Companies Offering New Business In California***

| <i>Company Name</i>                         | <i>Policy Form</i>                | <i>Date Sold</i> | <i>Company From Which Policy Form Was Acquired</i> | <i>Date Acquired</i> | <i>Policy Type</i> | <i>Policy Category</i> | <i>Sold In California</i> | <i>Sold In Other States</i> | <i>Rate Increase Requested</i> | <i>Rate Increased Approved</i> | <i>Date Rate Increase Approved</i> | <i>Date Increased Was Issued To Policy Holders</i> |
|---|-----------------------------------|------------------|--|----------------------|--------------------|------------------------|---------------------------|-----------------------------|--------------------------------|--------------------------------|------------------------------------|--|
| Life Investors Insurance Company of America | LTCP CA 490                       | 1990-1992        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ        |                           | ID                          | 30.00%                         | 30.00%                         | 06/05/2001                         | 09/29/2001   |
| Life Investors Insurance Company of America | KLTCP 1 (CA) 890                  | 1991-1993        |  |                      | Individual         | NHR-TQ, COMP-TQ        |                           | IL                          | 40.00%                         | 40.00%                         | 06/02/2003                         | 08/31/2003   |
| Life Investors Insurance Company of America | LTCP CA 490                       | 1990-1992        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ        |                           | IN                          | 45.00%                         | 35.00%                         | 07/01/2003                         | 09/29/2003   |
| Life Investors Insurance Company of America | LTCP CA 490                       | 1990-1992        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ        |                           | IN                          | 30.00%                         |                                |                                    |  |
| Life Investors Insurance Company of America | KLTCP 1 (CA) 890                  | 1991-1993        |  |                      | Individual         | NHR-TQ, COMP-TQ        |                           | KY                          | 30.00%                         | 30.00%                         | 06/18/2003                         | 09/16/2003   |
| Life Investors Insurance Company of America | LTCP CA 490                       | 1990-1992        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ        |                           | KY                          | 30.00%                         | 30.00%                         | 06/28/2001                         | 10/30/2001   |
| Life Investors Insurance Company of America | LTCP CA 490                       | 1990-1992        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ        |                           | KY                          | 30.00%                         | 30.00%                         | 04/04/2003                         | 07/03/2003   |
| Life Investors Insurance Company of America | GCPLUS 1290 CA/GCP LUS 1290 (CA3) | 1990-1995        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ        |                           | LA                          | 35.00%                         | 35.00%                         | 10/30/2002                         | 01/28/2003   |
| Life Investors Insurance Company of America | GCPLUS 1290 CA/GCP LUS 1290 (CA3) | 1990-1995        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ        |                           | LA                          | 30.00%                         | 30.00%                         | 06/06/2001                         | 09/29/2001   |

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| <i>Company Name</i>                         | <i>Policy Form</i> | <i>Date Sold</i> | <i>Company From Which Policy Form Was Acquired</i> | <i>Date Acquired</i> | <i>Policy Type</i> | <i>Policy Category</i> | <i>Sold In California</i> | <i>Sold In Other States</i> | <i>Rate Increase Requested</i> | <i>Rate Increased Approved</i> | <i>Date Rate Increase Approved</i> | <i>Date Increased Was Issued To Policy Holders</i> |
|---|--------------------|------------------|--|----------------------|--------------------|------------------------|---------------------------|-----------------------------|--------------------------------|--------------------------------|------------------------------------|--|
| Life Investors Insurance Company of America | KLTCP 1 (CA) 890   | 1991-1993        |  |                      | Individual         | NHR-TQ, COMP-TQ        |                           | LA                          | 40.00%                         | 40.00%                         | 03/27/2003                         | 06/25/2003   |
| Life Investors Insurance Company of America | LTCP CA 490        | 1990-1992        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ        |                           | LA                          | 35.00%                         | 35.00%                         | 10/30/2002                         | 01/28/2003   |
| Life Investors Insurance Company of America | LTCP CA 490        | 1990-1992        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ        |                           | LA                          | 30.00%                         | 30.00%                         | 06/06/2001                         | 09/29/2001   |
| Life Investors Insurance Company of America | KLTCP 1 (CA) 890   | 1991-1993        |  |                      | Individual         | NHR-TQ, COMP-TQ        |                           | MD                          | 40.00%                         | 20.00%                         | 08/04/2003                         | 10/31/2003   |
| Life Investors Insurance Company of America | LTCP CA 490        | 1990-1992        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ        |                           | MD                          | 35.00%                         | 20.00%                         | 08/04/2003                         | 11/30/2003   |
| Life Investors Insurance Company of America | LTCP CA 490        | 1990-1992        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ        |                           | MD                          | 30.00%                         | 15.00%                         | 10/03/2001                         | 01/30/2002   |
| Life Investors Insurance Company of America | KLTCP 1 (CA) 890   | 1991-1993        |  |                      | Individual         | NHR-TQ, COMP-TQ        |                           | MI                          | 40.00%                         | 40.00%                         | 06/01/2003                         | 08/30/2003   |
| Life Investors Insurance Company of America | KLTCP 1 (CA) 890   | 1991-1993        |  |                      | Individual         | NHR-TQ, COMP-TQ        |                           | MO                          | 40.00%                         | 40.00%                         | 07/07/2003                         | 10/05/2003   |
| Life Investors Insurance Company of America | KLTCP 1 (CA) 890   | 1991-1993        |  |                      | Individual         | NHR-TQ, COMP-TQ        |                           | MS                          | 25.00%                         | 25.00%                         | 05/21/2003                         | 08/19/2003   |
| Life Investors Insurance Company of America | LTCP CA 490        | 1990-1992        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ        |                           | MS                          | 30.00%                         | 25.00%                         | 06/04/2001                         | 09/29/2001   |

***Premium Rate Increase History Section - Companies Offering New Business In California***



| <i>Company Name</i>                         | <i>Policy Form</i>                | <i>Date Sold</i> | <i>Company From Which Policy Form Was Acquired</i> | <i>Date Acquired</i> | <i>Policy Type</i> | <i>Policy Category</i> | <i>Sold In California</i> | <i>Sold In Other States</i> | <i>Rate Increase Requested</i> | <i>Rate Increased Approved</i> | <i>Date Rate Increase Approved</i> | <i>Date Increased Was Issued To Policy Holders</i> |
|---|-----------------------------------|------------------|--|----------------------|--------------------|------------------------|---------------------------|-----------------------------|--------------------------------|--------------------------------|------------------------------------|--|
| Life Investors Insurance Company of America | LTCP CA 490                       | 1990-1992        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ        |                           | MS                          | 25.00%                         | 25.00%                         | 12/05/2002                         | 03/05/2003   |
| Life Investors Insurance Company of America | KLTCP 1 (CA) 890                  | 1991-1993        |  |                      | Individual         | NHR-TQ, COMP-TQ        |                           | NC                          | 40.00%                         | 40.00%                         | 05/12/2003                         | 08/10/2003   |
| Life Investors Insurance Company of America | LI-NFOP (CA) 192/LI-LTCP (CA) 192 | 1993-2000        |  |                      | Individual         | NHR-TQ, COMP-TQ        |                           | ND                          | 30.00%                         | 30.00%                         | 04/24/2003                         | 07/23/2003   |
| Life Investors Insurance Company of America | KLTCP 1 (CA) 890                  | 1991-1993        |  |                      | Individual         | NHR-TQ, COMP-TQ        |                           | NE                          | 40.00%                         | 40.00%                         | 07/09/2003                         | 10/07/2003   |
| Life Investors Insurance Company of America | GCPLUS 1290 CA/GCP LUS 1290 (CA3) | 1990-1995        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ        |                           | NM                          | 35.00%                         | 35.00%                         | 10/31/2002                         | 01/29/2003   |
| Life Investors Insurance Company of America | GCPLUS 1290 CA/GCP LUS 1290 (CA3) | 1990-1995        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ        |                           | NM                          | 30.00%                         | 30.00%                         | 08/01/2001                         | 11/30/2001   |
| Life Investors Insurance Company of America | KLTCP 1 (CA) 890                  | 1991-1993        |  |                      | Individual         | NHR-TQ, COMP-TQ        |                           | NM                          | 40.00%                         | 40.00%                         | 07/09/2003                         | 10/07/2003   |
| Life Investors Insurance Company of America | LTCP CA 490                       | 1990-1992        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ        |                           | NM                          | 35.00%                         | 35.00%                         | 10/31/2002                         | 01/29/2003   |
| Life Investors Insurance Company of America | LTCP CA 490                       | 1990-1992        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ        |                           | NM                          | 30.00%                         | 30.00%                         | 08/01/2001                         | 11/30/2001   |

*Premium Rate Increase History Section - Companies Offering New Business In California*

| <i>Company Name</i>                         | <i>Policy Form</i>                | <i>Date Sold</i> | <i>Company From Which Policy Form Was Acquired</i> | <i>Date Acquired</i> | <i>Policy Type</i> | <i>Policy Category</i> | <i>Sold In California</i> | <i>Sold In Other States</i> | <i>Rate Increase Requested</i> | <i>Rate Increased Approved</i> | <i>Date Rate Increase Approved</i> | <i>Date Increased Was Issued To Policy Holders</i> |
|---|-----------------------------------|------------------|--|----------------------|--------------------|------------------------|---------------------------|-----------------------------|--------------------------------|--------------------------------|------------------------------------|--|
| Life Investors Insurance Company of America | GCPLUS 1290 CA/GCP LUS 1290 (CA3) | 1990-1995        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ        |                           | OK                          | 30.00%                         |                                |                                    |  |
| Life Investors Insurance Company of America | GCPLUS 1290 CA/GCP LUS 1290 (CA3) | 1990-1995        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ        |                           | OK                          | 45.00%                         | 45.00%                         | 11/08/2002                         | 02/06/2003   |
| Life Investors Insurance Company of America | KLTCP 1 (CA) 890                  | 1991-1993        |  |                      | Individual         | NHR-TQ, COMP-TQ        |                           | OK                          | 40.00%                         | 40.00%                         | 03/24/2003                         | 06/22/2003   |
| Life Investors Insurance Company of America | LTCP CA 490                       | 1990-1992        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ        |                           | OK                          | 45.00%                         | 45.00%                         | 11/08/2002                         | 02/06/2003   |
| Life Investors Insurance Company of America | LTCP CA 490                       | 1990-1992        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ        |                           | OK                          | 30.00%                         |                                |                                    |  |
| Life Investors Insurance Company of America | GCPLUS 1290 CA/GCP LUS 1290 (CA3) | 1990-1995        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ        |                           | OR                          | 45.00%                         | 45.00%                         | 06/02/2003                         | 08/31/2003   |
| Life Investors Insurance Company of America | KLTCP 1 (CA) 890                  | 1991-1993        |  |                      | Individual         | NHR-TQ, COMP-TQ        |                           | OR                          | 30.00%                         | 30.00%                         | 06/02/2003                         | 08/31/2003   |
| Life Investors Insurance Company of America | KLTCP 1 (CA) 890                  | 1991-1993        |  |                      | Individual         | NHR-TQ, COMP-TQ        |                           | PA                          | 40.00%                         | 40.00%                         | 05/05/2003                         | 08/03/2003   |
| Life Investors Insurance Company of America | LTCP CA 490                       | 1990-1992        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ        |                           | RI                          | 30.00%                         | 30.00%                         | 08/14/2001                         | 11/30/2001   |

*Premium Rate Increase History Section - Companies Offering New Business In California*

| <i>Company Name</i>                         | <i>Policy Form</i>                  | <i>Date Sold</i> | <i>Company From Which Policy Form Was Acquired</i> | <i>Date Acquired</i> | <i>Policy Type</i> | <i>Policy Category</i> | <i>Sold In California</i> | <i>Sold In Other States</i> | <i>Rate Increase Requested</i> | <i>Rate Increased Approved</i> | <i>Date Rate Increase Approved</i> | <i>Date Increased Was Issued To Policy Holders</i> |
|---|-------------------------------------|------------------|--|----------------------|--------------------|------------------------|---------------------------|-----------------------------|--------------------------------|--------------------------------|------------------------------------|--|
| Life Investors Insurance Company of America | LTCP CA 490                         | 1990-1992        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ        |                           | RI                          | 35.00%                         | 35.00%                         | 01/14/2003                         | 04/14/2003   |
| Life Investors Insurance Company of America | KLTCP 1 (CA) 890                    | 1991-1993        |  |                      | Individual         | NHR-TQ, COMP-TQ        |                           | SD                          | 40.00%                         | 40.00%                         | 04/28/2003                         | 07/27/2003   |
| Life Investors Insurance Company of America | KLTCP 1 (CA) 890                    | 1991-1993        |  |                      | Individual         | NHR-TQ, COMP-TQ        |                           | TN                          | 40.00%                         | 40.00%                         | 06/09/2003                         | 09/07/2003   |
| Life Investors Insurance Company of America | LTCP CA 490                         | 1990-1992        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ        |                           | TN                          | 30.00%                         | 30.00%                         | 06/04/2001                         | 09/29/2001   |
| Life Investors Insurance Company of America | LTCP CA 490                         | 1990-1992        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ        |                           | TN                          | 35.00%                         | 35.00%                         | 11/12/2002                         | 02/10/2003   |
| Life Investors Insurance Company of America | GCPLUS 1290 CA/GCP LUS 1290 (CA3)   | 1990-1995        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ        |                           | TX                          | 35.00%                         | 35.00%                         | 04/14/2003                         | 07/13/2003   |
| Life Investors Insurance Company of America | GCPLUS 1290 CA/GCP LUS 1290 (CA3)   | 1990-1995        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ        |                           | TX                          | 30.00%                         |                                |                                    |  |
| Life Investors Insurance Company of America | GCPRO-C (CA) 193/GCP RO-NH (CA) 193 | 1995-1998        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ        |                           | UT                          | 20.00%                         |                                |                                    |  |
| Life Investors Insurance Company of America | LTCP CA 490                         | 1990-1992        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ        |                           | UT                          | 30.00%                         |                                |                                    |  |

***Premium Rate Increase History Section - Companies Offering New Business In California***

| <i>Company Name</i>                         | <i>Policy Form</i>                | <i>Date Sold</i> | <i>Company From Which Policy Form Was Acquired</i> | <i>Date Acquired</i> | <i>Policy Type</i> | <i>Policy Category</i> | <i>Sold In California</i> | <i>Sold In Other States</i> | <i>Rate Increase Requested</i> | <i>Rate Increased Approved</i> | <i>Date Rate Increase Approved</i> | <i>Date Increased Was Issued To Policy Holders</i> |
|---|-----------------------------------|------------------|--|----------------------|--------------------|------------------------|---------------------------|-----------------------------|--------------------------------|--------------------------------|------------------------------------|--|
| Life Investors Insurance Company of America | GCPLUS 1290 CA/GCP LUS 1290 (CA3) | 1990-1995        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ        |                           | VA                          | 45.00%                         | 45.00%                         | 07/11/2003                         | 10/09/2003   |
| Life Investors Insurance Company of America | LTCP CA 490                       | 1990-1992        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ        |                           | VA                          | 45.00%                         | 45.00%                         | 07/11/2003                         | 10/09/2003   |
| Life Investors Insurance Company of America | LTCP CA 490                       | 1990-1992        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ        |                           | VA                          | 30.00%                         |                                |                                    |  |
| Life Investors Insurance Company of America | KLTCP 1 (CA) 890                  | 1991-1993        |  |                      | Individual         | NHR-TQ, COMP-TQ        |                           | WA                          | 40.00%                         | 40.00%                         | 05/09/2003                         | 08/07/2003   |
| Life Investors Insurance Company of America | GCPLUS 1290 CA/GCP LUS 1290 (CA3) | 1990-1995        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ        |                           | WV                          | 30.00%                         |                                |                                    |  |
| Life Investors Insurance Company of America | GCPLUS 1290 CA/GCP LUS 1290 (CA3) | 1990-1995        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ        |                           | WV                          | 45.00%                         | 45.00%                         | 11/15/2002                         | 02/13/2003   |
| Life Investors Insurance Company of America | LTCP CA 490                       | 1990-1992        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ        |                           | WV                          | 45.00%                         | 45.00%                         | 11/15/2002                         | 02/13/2003   |
| Life Investors Insurance Company of America | LTCP CA 490                       | 1990-1992        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ        |                           | WV                          | 30.00%                         |                                |                                    |  |

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| <i>Company Name</i>                         | <i>Policy Form</i>                          | <i>Date Sold</i> | <i>Company From Which Policy Form Was Acquired</i> | <i>Date Acquired</i> | <i>Policy Type</i> | <i>Policy Category</i>     | <i>Sold In California</i> | <i>Sold In Other States</i> | <i>Rate Increase Requested</i> | <i>Rate Increased Approved</i> | <i>Date Rate Increase Approved</i> | <i>Date Increased Was Issued To Policy Holders</i> |
|---|---|------------------|--|----------------------|--------------------|----------------------------|---------------------------|-----------------------------|--------------------------------|--------------------------------|------------------------------------|--|
| Life Investors Insurance Company of America | GCPLUS 1290 CA/GCP LUS 1290 (CA3)           | 1990-1995        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ            |                           | WY                          | 45.00%                         | 45.00%                         | 09/11/2002                         | 12/10/2002   |
| Life Investors Insurance Company of America | GCPRO-A II-C (CA) 794/GCP RO-II NH (CA) 794 | 1995-1999        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ            |                           | WY                          | 45.00%                         | 45.00%                         | 09/11/2002                         | 12/10/2002   |
| Life Investors Insurance Company of America | KLTCP 1 (CA) 890                            | 1991-1993        |  |                      | Individual         | NHR-TQ, COMP-TQ            | CA                        |                             | 30.00%                         | 30.00%                         | 03/26/2003                         | 06/24/2003   |
| Life Investors Insurance Company of America | GCPRO-C (CA) 193/GCP RO-NH (CA) 193         | 1995-1998        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ & COMP-NTQ |                           | AK                          | 20.00%                         | 20.00%                         | 06/19/2001                         | 10/30/2001   |
| Life Investors Insurance Company of America | GCPRO-C (CA) 193/GCP RO-NH (CA) 193         | 1995-1998        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ & COMP-NTQ |                           | HI                          | 20.00%                         | 20.00%                         | 06/06/2001                         | 09/29/2001   |
| Life Investors Insurance Company of America | GCPRO-C (CA) 193/GCP RO-NH (CA) 193         | 1995-1998        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ & COMP-NTQ |                           | ID                          | 20.00%                         | 20.00%                         | 06/05/2001                         | 09/29/2001   |
| Life Investors Insurance Company of America | GCPLUS 1290 CA/GCP LUS 1290 (CA3)           | 1990-1995        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ & COMP-NTQ |                           | IN                          | 30.00%                         |                                |                                    |  |

*Premium Rate Increase History Section - Companies Offering New Business In California*

| <i>Company Name</i>                         | <i>Policy Form</i>                | <i>Date Sold</i> | <i>Company From Which Policy Form Was Acquired</i> | <i>Date Acquired</i> | <i>Policy Type</i> | <i>Policy Category</i>     | <i>Sold In California</i> | <i>Sold In Other States</i> | <i>Rate Increase Requested</i> | <i>Rate Increased Approved</i> | <i>Date Rate Increase Approved</i> | <i>Date Increased Was Issued To Policy Holders</i> |
|---|-----------------------------------|------------------|--|----------------------|--------------------|----------------------------|---------------------------|-----------------------------|--------------------------------|--------------------------------|------------------------------------|--|
| Life Investors Insurance Company of America | GCPLUS 1290 CA/GCP LUS 1290 (CA3) | 1990-1995        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ & COMP-NTQ |                           | IN                          | 35.00%                         | 35.00%                         | 07/01/2003                         | 09/29/2003   |
| Life Investors Insurance Company of America | KLTCP 1 (CA) 890                  | 1991-1993        |  |                      | Individual         | NHR-TQ, COMP-TQ & COMP-NTQ |                           | IN                          | 40.00%                         | 30.00%                         | 07/01/2003                         | 09/29/2003   |
| Life Investors Insurance Company of America | GCPLUS 1290 CA/GCP LUS 1290 (CA3) | 1990-1995        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ & COMP-NTQ |                           | KS                          | 30.00%                         | 30.00%                         | 08/10/2001                         | 11/30/2001   |
| Life Investors Insurance Company of America | GCPLUS 1290 CA/GCP LUS 1290 (CA3) | 1990-1995        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ & COMP-NTQ |                           | KS                          | 35.00%                         | 12.00%                         | 08/04/2003                         | 11/30/2003   |
| Life Investors Insurance Company of America | LI-NFOP (CA) 192/LI-LTCP (CA) 192 | 1993-2000        |  |                      | Individual         | NHR-TQ, COMP-TQ & COMP-NTQ |                           | MD                          | 40.00%                         | 20.00%                         | 08/04/2003                         | 10/31/2003   |
| Life Investors Insurance Company of America | GCPLUS 1290 CA/GCP LUS 1290 (CA3) | 1990-1995        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ & COMP-NTQ |                           | MI                          | 30.00%                         | 30.00%                         | 06/04/2001                         | 09/29/2001   |
| Life Investors Insurance Company of America | GCPLUS 1290 CA/GCP LUS 1290 (CA3) | 1990-1995        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ & COMP-NTQ |                           | MI                          | 35.00%                         | 35.00%                         | 11/01/2002                         | 01/30/2003   |

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| <i>Company Name</i>                         | <i>Policy Form</i>                | <i>Date Sold</i> | <i>Company From Which Policy Form Was Acquired</i> | <i>Date Acquired</i> | <i>Policy Type</i> | <i>Policy Category</i>     | <i>Sold In California</i> | <i>Sold In Other States</i> | <i>Rate Increase Requested</i> | <i>Rate Increased Approved</i> | <i>Date Rate Increase Approved</i> | <i>Date Increased Was Issued To Policy Holders</i> |
|---|-----------------------------------|------------------|--|----------------------|--------------------|----------------------------|---------------------------|-----------------------------|--------------------------------|--------------------------------|------------------------------------|--|
| Life Investors Insurance Company of America | GCPLUS 1290 CA/GCP LUS 1290 (CA3) | 1990-1995        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ & COMP-NTQ |                           | MS                          | 30.00%                         | 25.00%                         | 06/04/2001                         | 09/29/2001   |
| Life Investors Insurance Company of America | GCPLUS 1290 CA/GCP LUS 1290 (CA3) | 1990-1995        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ & COMP-NTQ |                           | MS                          | 25.00%                         | 25.00%                         | 12/05/2002                         | 03/05/2003   |
| Life Investors Insurance Company of America | LI-NFOP (CA) 192/LI-LTCP (CA) 192 | 1993-2000        |  |                      | Individual         | NHR-TQ, COMP-TQ & COMP-NTQ |                           | MS                          | 25.00%                         | 25.00%                         | 05/21/2003                         | 08/19/2003   |
| Life Investors Insurance Company of America | LTCP CA 490                       | 1990-1992        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ & COMP-NTQ |                           | MT                          | 35.00%                         | 35.00%                         | 11/20/2002                         | 02/18/2003   |
| Life Investors Insurance Company of America | LTCP CA 490                       | 1990-1992        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ & COMP-NTQ |                           | MT                          | 30.00%                         | 30.00%                         | 06/06/2001                         | 09/29/2001   |
| Life Investors Insurance Company of America | GCPLUS 1290 CA/GCP LUS 1290 (CA3) | 1990-1995        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ & COMP-NTQ |                           | NC                          | 30.00%                         | 30.00%                         | 10/03/2001                         | 01/30/2002   |
| Life Investors Insurance Company of America | GCPLUS 1290 CA/GCP LUS 1290 (CA3) | 1990-1995        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ & COMP-NTQ |                           | NC                          | 35.00%                         | 35.00%                         | 11/06/2002                         | 02/04/2003   |

*Premium Rate Increase History Section - Companies Offering New Business In California*

| <i>Company Name</i>                         | <i>Policy Form</i>                          | <i>Date Sold</i> | <i>Company From Which Policy Form Was Acquired</i> | <i>Date Acquired</i> | <i>Policy Type</i> | <i>Policy Category</i>     | <i>Sold In California</i> | <i>Sold In Other States</i> | <i>Rate Increase Requested</i> | <i>Rate Increased Approved</i> | <i>Date Rate Increase Approved</i> | <i>Date Increased Was Issued To Policy Holders</i> |
|---|---|------------------|--|----------------------|--------------------|----------------------------|---------------------------|-----------------------------|--------------------------------|--------------------------------|------------------------------------|--|
| Life Investors Insurance Company of America | GCPRO-A II-C (CA) 794/GCP RO-II NH (CA) 794 | 1995-1999        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ & COMP-NTQ |                           | NM                          | 35.00%                         | 35.00%                         | 10/31/2002                         | 01/29/2003   |
| Life Investors Insurance Company of America | LI-NFOP (CA) 192/LI-LTCP (CA) 192           | 1993-2000        |  |                      | Individual         | NHR-TQ, COMP-TQ & COMP-NTQ |                           | NM                          | 40.00%                         | 40.00%                         | 07/09/2003                         | 10/07/2003   |
| Life Investors Insurance Company of America | GCPRO-A II-C (CA) 794/GCP RO-II NH (CA) 794 | 1995-1999        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ & COMP-NTQ |                           | OK                          | 45.00%                         | 45.00%                         | 11/08/2002                         | 02/06/2003   |
| Life Investors Insurance Company of America | GCPLUS 1290 CA/GCP LUS 1290 (CA3)           | 1990-1995        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ & COMP-NTQ |                           | PA                          | 35.00%                         | 35.00%                         | 11/25/2002                         | 02/23/2003   |
| Life Investors Insurance Company of America | GCPLUS 1290 CA/GCP LUS 1290 (CA3)           | 1990-1995        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ & COMP-NTQ |                           | PA                          | 30.00%                         | 30.00%                         | 07/20/2001                         | 11/30/2001   |
| Life Investors Insurance Company of America | LTCP CA 490                                 | 1990-1992        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ & COMP-NTQ |                           | TX                          | 35.00%                         | 35.00%                         | 04/14/2003                         | 07/13/2003   |
| Life Investors Insurance Company of America | LTCP CA 490                                 | 1990-1992        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ & COMP-NTQ |                           | TX                          | 30.00%                         |                                |                                    |  |
| Life Investors Insurance Company of America | KLTCP 1 (CA) 890                            | 1991-1993        |  |                      | Individual         | NHR-TQ, COMP-TQ & COMP-NTQ |                           | VA                          | 40.00%                         | 40.00%                         | 09/02/2003                         | 11/30/2003   |

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| <i>Company Name</i>                         | <i>Policy Form</i>                | <i>Date Sold</i> | <i>Company From Which Policy Form Was Acquired</i> | <i>Date Acquired</i> | <i>Policy Type</i> | <i>Policy Category</i>    | <i>Sold In California</i> | <i>Sold In Other States</i> | <i>Rate Increase Requested</i> | <i>Rate Increased Approved</i> | <i>Date Rate Increase Approved</i> | <i>Date Increased Was Issued To Policy Holders</i> |
|---|-----------------------------------|------------------|--|----------------------|--------------------|---------------------------|---------------------------|-----------------------------|--------------------------------|--------------------------------|------------------------------------|--|
| Life Investors Insurance Company of America | LTCP CA 490                       | 1990-1992        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ & NHR-NTQ |                           | AZ                          | 30.00%                         | 30.00%                         | 06/07/2001                         | 09/29/2001   |
| Life Investors Insurance Company of America | LTCP CA 490                       | 1990-1992        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ & NHR-NTQ |                           | AZ                          | 35.00%                         | 35.00%                         | 09/24/2002                         | 12/23/2002   |
| Life Investors Insurance Company of America | KLTCP 1 (CA) 890                  | 1991-1993        |  |                      | Individual         | NHR-TQ, COMP-TQ & NHR-NTQ |                           | KS                          | 40.00%                         | 35.00%                         | 08/04/2003                         | 10/31/2003   |
| Life Investors Insurance Company of America | LTCP CA 490                       | 1990-1992        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ & NHR-NTQ |                           | MO                          | 35.00%                         | 35.00%                         | 11/14/2002                         | 02/12/2003   |
| Life Investors Insurance Company of America | LTCP CA 490                       | 1990-1992        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ & NHR-NTQ |                           | MO                          | 30.00%                         | 30.00%                         | 06/04/2001                         | 09/29/2001   |
| Life Investors Insurance Company of America | GCPLUS 1290 CA/GCP LUS 1290 (CA3) | 1990-1995        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ & NHR-NTQ |                           | MT                          | 35.00%                         | 35.00%                         | 11/20/2002                         | 02/18/2003   |
| Life Investors Insurance Company of America | GCPLUS 1290 CA/GCP LUS 1290 (CA3) | 1990-1995        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ & NHR-NTQ |                           | MT                          | 30.00%                         | 30.00%                         | 06/06/2001                         | 09/29/2001   |
| Life Investors Insurance Company of America | GCPLUS 1290 CA/GCP LUS 1290 (CA3) | 1990-1995        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ & NHR-NTQ |                           | ND                          | 30.00%                         | 30.00%                         | 10/17/2002                         | 01/15/2003   |

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| <i>Company Name</i>                         | <i>Policy Form</i>                | <i>Date Sold</i> | <i>Company From Which Policy Form Was Acquired</i> | <i>Date Acquired</i> | <i>Policy Type</i> | <i>Policy Category</i>    | <i>Sold In California</i> | <i>Sold In Other States</i> | <i>Rate Increase Requested</i> | <i>Rate Increased Approved</i> | <i>Date Rate Increase Approved</i> | <i>Date Increased Was Issued To Policy Holders</i> |
|---|-----------------------------------|------------------|--|----------------------|--------------------|---------------------------|---------------------------|-----------------------------|--------------------------------|--------------------------------|------------------------------------|--|
| Life Investors Insurance Company of America | GCPLUS 1290 CA/GCP LUS 1290 (CA3) | 1990-1995        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ & NHR-NTQ |                           | ND                          | 30.00%                         | 30.00%                         | 06/29/2001                         | 10/30/2001   |
| Life Investors Insurance Company of America | LTCP CA 490                       | 1990-1992        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ & NHR-NTQ |                           | NE                          | 35.00%                         | 35.00%                         | 11/19/2002                         | 02/17/2003   |
| Life Investors Insurance Company of America | LTCP CA 490                       | 1990-1992        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ & NHR-NTQ |                           | NE                          | 30.00%                         | 30.00%                         | 07/09/2001                         | 10/30/2001   |
| Life Investors Insurance Company of America | KLTCP 1 (CA) 890                  | 1991-1993        |  |                      | Individual         | NHR-TQ, COMP-TQ & NHR-NTQ |                           | OH                          | 40.00%                         | 40.00%                         | 05/08/2003                         | 08/06/2003   |
| Life Investors Insurance Company of America | LTCP CA 490                       | 1990-1992        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ & NHR-NTQ |                           | OH                          | 30.00%                         | 30.00%                         | 06/04/2001                         | 09/29/2001   |
| Life Investors Insurance Company of America | LTCP CA 490                       | 1990-1992        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ & NHR-NTQ |                           | OH                          | 35.00%                         | 35.00%                         | 10/17/2002                         | 01/15/2003   |
| Life Investors Insurance Company of America | LTCP CA 490                       | 1990-1992        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ & NHR-NTQ |                           | OR                          | 45.00%                         | 45.00%                         | 06/02/2003                         | 08/31/2003   |
| Life Investors Insurance Company of America | LI-NFOP (CA) 192/LI-LTCP (CA) 192 | 1993-2000        |  |                      | Individual         | NHR-TQ, COMP-TQ & NHR-NTQ |                           | SD                          | 40.00%                         | 40.00%                         | 04/28/2003                         | 07/27/2003   |
| Life Investors Insurance Company of America | GCPLUS 1290 CA/GCP LUS 1290 (CA3) | 1990-1995        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ & NHR-NTQ |                           | TN                          | 35.00%                         | 35.00%                         | 11/12/2002                         | 02/10/2003   |

***Premium Rate Increase History Section - Companies Offering New Business In California***

| <i>Company Name</i>                         | <i>Policy Form</i>                  | <i>Date Sold</i> | <i>Company From Which Policy Form Was Acquired</i> | <i>Date Acquired</i> | <i>Policy Type</i> | <i>Policy Category</i>              | <i>Sold In California</i> | <i>Sold In Other States</i> | <i>Rate Increase Requested</i> | <i>Rate Increased Approved</i> | <i>Date Rate Increase Approved</i> | <i>Date Increased Was Issued To Policy Holders</i> |
|---|-------------------------------------|------------------|--|----------------------|--------------------|-------------------------------------|---------------------------|-----------------------------|--------------------------------|--------------------------------|------------------------------------|--|
| Life Investors Insurance Company of America | GCPLUS 1290 CA/GCP LUS 1290 (CA3)   | 1990-1995        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ & NHR-NTQ           |                           | TN                          | 30.00%                         | 30.00%                         | 06/04/2001                         | 09/29/2001   |
| Life Investors Insurance Company of America | GCPLUS 1290 CA/GCP LUS 1290 (CA3)   | 1990-1995        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | AL                          | 35.00%                         | 35.00%                         | 02/18/2003                         | 05/19/2003   |
| Life Investors Insurance Company of America | GCPLUS 1290 CA/GCP LUS 1290 (CA3)   | 1990-1995        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | AL                          | 30.00%                         | 30.00%                         | 07/09/2001                         | 10/30/2001   |
| Life Investors Insurance Company of America | GCPLUS 1290 CA/GCP LUS 1290 (CA3)   | 1990-1995        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | AL                          | 25.00%                         | 15.00%                         | 02/18/2003                         | 05/19/2004   |
| Life Investors Insurance Company of America | GCPRO-C (CA) 193/GCP RO-NH (CA) 193 | 1995-1998        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | AL                          | 35.00%                         | 35.00%                         | 02/18/2003                         | 05/19/2003   |
| Life Investors Insurance Company of America | GCPRO-C (CA) 193/GCP RO-NH (CA) 193 | 1995-1998        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | AL                          | 25.00%                         | 15.00%                         | 02/18/2003                         | 05/19/2004   |
| Life Investors Insurance Company of America | GCPRO-C (CA) 193/GCP RO-NH (CA) 193 | 1995-1998        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | AL                          | 20.00%                         | 20.00%                         | 07/09/2001                         | 10/30/2001   |

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| <i>Company Name</i>                         | <i>Policy Form</i>                   | <i>Date Sold</i> | <i>Company From Which Policy Form Was Acquired</i> | <i>Date Acquired</i> | <i>Policy Type</i> | <i>Policy Category</i>              | <i>Sold In California</i> | <i>Sold In Other States</i> | <i>Rate Increase Requested</i> | <i>Rate Increased Approved</i> | <i>Date Rate Increase Approved</i> | <i>Date Increased Was Issued To Policy Holders</i> |
|---|--------------------------------------|------------------|--|----------------------|--------------------|-------------------------------------|---------------------------|-----------------------------|--------------------------------|--------------------------------|------------------------------------|--|
| Life Investors Insurance Company of America | LI-NFOP (CA) 192/LI-LTCP (CA) 192    | 1993-2000        |  |                      | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | AL                          | 25.00%                         | 15.00%                         | 07/08/2003                         | 10/06/2004   |
| Life Investors Insurance Company of America | LI-NFOP (CA) 192/LI-LTCP (CA) 192    | 1993-2000        |  |                      | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | AL                          | 40.00%                         | 35.00%                         | 07/08/2003                         | 10/06/2003   |
| Life Investors Insurance Company of America | LTCP CA 490                          | 1990-1992        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | AL                          | 35.00%                         | 35.00%                         | 02/18/2003                         | 05/19/2003   |
| Life Investors Insurance Company of America | LTCP CA 490                          | 1990-1992        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | AL                          | 30.00%                         | 30.00%                         | 08/09/2001                         | 10/30/2001   |
| Life Investors Insurance Company of America | LTCP CA 490                          | 1990-1992        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | AL                          | 25.00%                         | 15.00%                         | 02/18/2003                         | 05/19/2004   |
| Life Investors Insurance Company of America | GCPCRO-C (CA) 193/GCP RO-NH (CA) 193 | 1995-1998        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | AR                          | 20.00%                         | 0.00%                          | 08/23/2001                         | 10/30/2001   |
| Life Investors Insurance Company of America | LI-NFOP (CA) 192/LI-LTCP (CA) 192    | 1993-2000        |  |                      | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | AR                          | 40.00%                         | 40.00%                         | 09/10/2003                         | 11/30/2003   |
| Life Investors Insurance Company of America | GCPLUS 1290 CA/GCP LUS 1290 (CA3)    | 1990-1995        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | AZ                          | 35.00%                         | 35.00%                         | 09/24/2002                         | 12/23/2002   |

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| <i>Company Name</i>                         | <i>Policy Form</i>                          | <i>Date Sold</i> | <i>Company From Which Policy Form Was Acquired</i> | <i>Date Acquired</i> | <i>Policy Type</i> | <i>Policy Category</i>              | <i>Sold In California</i> | <i>Sold In Other States</i> | <i>Rate Increase Requested</i> | <i>Rate Increased Approved</i> | <i>Date Rate Increase Approved</i> | <i>Date Increased Was Issued To Policy Holders</i> |
|---|---|------------------|--|----------------------|--------------------|-------------------------------------|---------------------------|-----------------------------|--------------------------------|--------------------------------|------------------------------------|--|
| Life Investors Insurance Company of America | GCPLUS 1290 CA/GCP LUS 1290 (CA3)           | 1990-1995        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | AZ                          | 30.00%                         | 30.00%                         | 06/07/2001                         | 09/29/2001   |
| Life Investors Insurance Company of America | GCPRO-A II-C (CA) 794/GCP RO-II NH (CA) 794 | 1995-1999        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | AZ                          | 35.00%                         | 35.00%                         | 09/24/2002                         | 12/23/2002   |
| Life Investors Insurance Company of America | GCPRO-C (CA) 193/GCP RO-NH (CA) 193         | 1995-1998        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | AZ                          | 20.00%                         | 20.00%                         | 06/07/2001                         | 09/29/2001   |
| Life Investors Insurance Company of America | GCPRO-C (CA) 193/GCP RO-NH (CA) 193         | 1995-1998        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | AZ                          | 35.00%                         | 35.00%                         | 09/24/2002                         | 12/23/2002   |
| Life Investors Insurance Company of America | LI-NFOP (CA) 192/LI-LTCP (CA) 192           | 1993-2000        |  |                      | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | AZ                          | 40.00%                         | 40.00%                         | 06/19/2003                         | 09/17/2003   |
| Life Investors Insurance Company of America | GCPLUS 1290 CA/GCP LUS 1290 (CA3)           | 1990-1995        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | CO                          | 35.00%                         | 35.00%                         | 03/31/2003                         | 06/29/2003   |
| Life Investors Insurance Company of America | GCPLUS 1290 CA/GCP LUS 1290 (CA3)           | 1990-1995        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | CO                          | 30.00%                         | 30.00%                         | 07/20/2001                         | 11/30/2001   |

*Premium Rate Increase History Section - Companies Offering New Business In California*

| <i>Company Name</i>                         | <i>Policy Form</i>                          | <i>Date Sold</i> | <i>Company From Which Policy Form Was Acquired</i> | <i>Date Acquired</i> | <i>Policy Type</i> | <i>Policy Category</i>              | <i>Sold In California</i> | <i>Sold In Other States</i> | <i>Rate Increase Requested</i> | <i>Rate Increased Approved</i> | <i>Date Rate Increase Approved</i> | <i>Date Increased Was Issued To Policy Holders</i> |
|---|---|------------------|--|----------------------|--------------------|-------------------------------------|---------------------------|-----------------------------|--------------------------------|--------------------------------|------------------------------------|--|
| Life Investors Insurance Company of America | GCPRO-A II-C (CA) 794/GCP RO-II NH (CA) 794 | 1995-1999        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | CO                          | 35.00%                         | 35.00%                         | 03/31/2003                         | 06/29/2003   |
| Life Investors Insurance Company of America | GCPRO-C (CA) 193/GCP RO-NH (CA) 193         | 1995-1998        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | CO                          | 20.00%                         | 20.00%                         | 07/20/2001                         | 11/30/2001   |
| Life Investors Insurance Company of America | LI-NFOP (CA) 192/LI-LTCP (CA) 192           | 1993-2000        |  |                      | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | CO                          | 40.00%                         | 40.00%                         | 05/08/2003                         | 08/06/2003   |
| Life Investors Insurance Company of America | LTCP CA 490                                 | 1990-1992        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | CO                          | 35.00%                         | 35.00%                         | 03/31/2003                         | 06/29/2003   |
| Life Investors Insurance Company of America | LTCP CA 490                                 | 1990-1992        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | CO                          | 30.00%                         | 30.00%                         | 07/20/2001                         | 11/30/2001   |
| Life Investors Insurance Company of America | LI-NFOP (CA) 192/LI-LTCP (CA) 192           | 1993-2000        |  |                      | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | CT                          | 40.00%                         |                                |                                    |  |
| Life Investors Insurance Company of America | GCPLUS 1290 CA/GCP LUS 1290 (CA3)           | 1990-1995        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | GA                          | 45.00%                         | 15.00%                         | 12/16/2003                         | 05/01/2004   |
| Life Investors Insurance Company of America | GCPLUS 1290 CA/GCP LUS 1290 (CA3)           | 1990-1995        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | GA                          | 30.00%                         |                                |                                    |  |

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| <i>Company Name</i>                         | <i>Policy Form</i>                          | <i>Date Sold</i> | <i>Company From Which Policy Form Was Acquired</i> | <i>Date Acquired</i> | <i>Policy Type</i> | <i>Policy Category</i>              | <i>Sold In California</i> | <i>Sold In Other States</i> | <i>Rate Increase Requested</i> | <i>Rate Increased Approved</i> | <i>Date Rate Increase Approved</i> | <i>Date Increased Was Issued To Policy Holders</i> |
|---|---|------------------|--|----------------------|--------------------|-------------------------------------|---------------------------|-----------------------------|--------------------------------|--------------------------------|------------------------------------|--|
| Life Investors Insurance Company of America | LI-NFOP (CA) 192/LI-LTCP (CA) 192           | 1993-2000        |  |                      | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | GA                          | 40.00%                         |                                |                                    |  |
| Life Investors Insurance Company of America | GCPLUS 1290 CA/GCP LUS 1290 (CA3)           | 1990-1995        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | IA                          | 30.00%                         | 30.00%                         | 06/04/2001                         | 09/29/2001   |
| Life Investors Insurance Company of America | GCPLUS 1290 CA/GCP LUS 1290 (CA3)           | 1990-1995        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | IA                          | 35.00%                         | 35.00%                         | 03/17/2003                         | 06/15/2003   |
| Life Investors Insurance Company of America | GCPRO-A II-C (CA) 794/GCP RO-II NH (CA) 794 | 1995-1999        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | IA                          | 35.00%                         | 35.00%                         | 03/17/2003                         | 06/15/2003   |
| Life Investors Insurance Company of America | GCPRO-C (CA) 193/GCP RO-NH (CA) 193         | 1995-1998        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | IA                          | 20.00%                         | 20.00%                         | 06/04/2001                         | 09/29/2001   |
| Life Investors Insurance Company of America | LI-NFOP (CA) 192/LI-LTCP (CA) 192           | 1993-2000        |  |                      | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | IA                          | 40.00%                         | 40.00%                         | 05/19/2003                         | 08/17/2003   |
| Life Investors Insurance Company of America | LTCP CA 490                                 | 1990-1992        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | IA                          | 35.00%                         | 35.00%                         | 03/17/2003                         | 06/15/2003   |
| Life Investors Insurance Company of America | LTCP CA 490                                 | 1990-1992        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | IA                          | 30.00%                         | 30.00%                         | 06/04/2001                         | 09/29/2001   |

*Premium Rate Increase History Section - Companies Offering New Business In California*

| <i>Company Name</i>                         | <i>Policy Form</i>                          | <i>Date Sold</i> | <i>Company From Which Policy Form Was Acquired</i> | <i>Date Acquired</i> | <i>Policy Type</i> | <i>Policy Category</i>              | <i>Sold In California</i> | <i>Sold In Other States</i> | <i>Rate Increase Requested</i> | <i>Rate Increased Approved</i> | <i>Date Rate Increase Approved</i> | <i>Date Increased Was Issued To Policy Holders</i> |
|---|---|------------------|--|----------------------|--------------------|-------------------------------------|---------------------------|-----------------------------|--------------------------------|--------------------------------|------------------------------------|--|
| Life Investors Insurance Company of America | GCPLUS 1290 CA/GCP LUS 1290 (CA3)           | 1990-1995        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | IL                          | 30.00%                         | 30.00%                         | 09/12/2001                         | 12/30/2001   |
| Life Investors Insurance Company of America | GCPLUS 1290 CA/GCP LUS 1290 (CA3)           | 1990-1995        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | IL                          | 35.00%                         | 35.00%                         | 06/02/2003                         | 08/31/2003   |
| Life Investors Insurance Company of America | GCPRO-A II-C (CA) 794/GCP RO-II NH (CA) 794 | 1995-1999        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | IL                          | 35.00%                         | 35.00%                         | 06/02/2003                         | 08/31/2003   |
| Life Investors Insurance Company of America | GCPRO-C (CA) 193/GCP RO-NH (CA) 193         | 1995-1998        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | IL                          | 20.00%                         | 19.00%                         | 09/12/2001                         | 12/30/2001   |
| Life Investors Insurance Company of America | LI-NFOP (CA) 192/LI-LTCP (CA) 192           | 1993-2000        |  |                      | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | IL                          | 40.00%                         | 40.00%                         | 06/02/2003                         | 08/31/2003   |
| Life Investors Insurance Company of America | LTCP CA 490                                 | 1990-1992        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | IL                          | 30.00%                         | 30.00%                         | 09/12/2001                         | 12/30/2001   |
| Life Investors Insurance Company of America | LTCP CA 490                                 | 1990-1992        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | IL                          | 35.00%                         | 35.00%                         | 06/02/2003                         | 08/31/2003   |

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| <i>Company Name</i>                         | <i>Policy Form</i>                          | <i>Date Sold</i> | <i>Company From Which Policy Form Was Acquired</i> | <i>Date Acquired</i> | <i>Policy Type</i> | <i>Policy Category</i>              | <i>Sold In California</i> | <i>Sold In Other States</i> | <i>Rate Increase Requested</i> | <i>Rate Increased Approved</i> | <i>Date Rate Increase Approved</i> | <i>Date Increased Was Issued To Policy Holders</i> |
|---|---|------------------|--|----------------------|--------------------|-------------------------------------|---------------------------|-----------------------------|--------------------------------|--------------------------------|------------------------------------|--|
| Life Investors Insurance Company of America | GCPRO-A II-C (CA) 794/GCP RO-II NH (CA) 794 | 1995-1999        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | IN                          | 35.00%                         | 35.00%                         | 07/01/2003                         | 09/29/2003   |
| Life Investors Insurance Company of America | GCPRO-C (CA) 193/GCP RO-NH (CA) 193         | 1995-1998        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | IN                          | 20.00%                         |                                |                                    |  |
| Life Investors Insurance Company of America | LI-NFOP (CA) 192/LI-LTCP (CA) 192           | 1993-2000        |  |                      | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | IN                          | 40.00%                         | 30.00%                         | 07/01/2003                         | 09/29/2003   |
| Life Investors Insurance Company of America | GCPRO-A II-C (CA) 794/GCP RO-II NH (CA) 794 | 1995-1999        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | KS                          | 45.00%                         | 45.00%                         | 08/04/2003                         | 11/30/2003   |
| Life Investors Insurance Company of America | GCPRO-C (CA) 193/GCP RO-NH (CA) 193         | 1995-1998        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | KS                          | 20.00%                         | 20.00%                         | 09/10/2001                         | 11/30/2001   |
| Life Investors Insurance Company of America | LI-NFOP (CA) 192/LI-LTCP (CA) 192           | 1993-2000        |  |                      | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | KS                          | 40.00%                         | 35.00%                         | 08/04/2003                         | 10/31/2003   |
| Life Investors Insurance Company of America | LTCP CA 490                                 | 1990-1992        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | KS                          | 30.00%                         | 30.00%                         | 08/10/2001                         | 11/30/2001   |
| Life Investors Insurance Company of America | LTCP CA 490                                 | 1990-1992        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | KS                          | 35.00%                         | 12.00%                         | 08/04/2003                         | 11/30/2003   |

*Premium Rate Increase History Section - Companies Offering New Business In California*

| <i>Company Name</i>                         | <i>Policy Form</i>                          | <i>Date Sold</i> | <i>Company From Which Policy Form Was Acquired</i> | <i>Date Acquired</i> | <i>Policy Type</i> | <i>Policy Category</i>              | <i>Sold In California</i> | <i>Sold In Other States</i> | <i>Rate Increase Requested</i> | <i>Rate Increased Approved</i> | <i>Date Rate Increase Approved</i> | <i>Date Increased Was Issued To Policy Holders</i> |
|---|---|------------------|--|----------------------|--------------------|-------------------------------------|---------------------------|-----------------------------|--------------------------------|--------------------------------|------------------------------------|--|
| Life Investors Insurance Company of America | GCPLUS 1290 CA/GCP LUS 1290 (CA3)           | 1990-1995        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | KY                          | 30.00%                         | 30.00%                         | 06/28/2001                         | 10/30/2001   |
| Life Investors Insurance Company of America | GCPLUS 1290 CA/GCP LUS 1290 (CA3)           | 1990-1995        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | KY                          | 30.00%                         | 30.00%                         | 04/04/2003                         | 07/03/2003   |
| Life Investors Insurance Company of America | GCPRO-A II-C (CA) 794/GCP RO-II NH (CA) 794 | 1995-1999        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | KY                          | 30.00%                         | 30.00%                         | 04/04/2003                         | 07/03/2003   |
| Life Investors Insurance Company of America | GCPRO-C (CA) 193/GCP RO-NH (CA) 193         | 1995-1998        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | KY                          | 20.00%                         | 20.00%                         | 06/28/2001                         | 10/30/2001   |
| Life Investors Insurance Company of America | LI-NFOP (CA) 192/LI-LTCP (CA) 192           | 1993-2000        |  |                      | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | KY                          | 30.00%                         | 30.00%                         | 06/18/2003                         | 09/16/2003   |
| Life Investors Insurance Company of America | GCPRO-A II-C (CA) 794/GCP RO-II NH (CA) 794 | 1995-1999        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | LA                          | 35.00%                         | 35.00%                         | 10/30/2002                         | 01/28/2003   |
| Life Investors Insurance Company of America | GCPRO-C (CA) 193/GCP RO-NH (CA) 193         | 1995-1998        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | LA                          | 20.00%                         | 20.00%                         | 06/06/2001                         | 09/29/2001   |

*Premium Rate Increase History Section - Companies Offering New Business In California*

| <i>Company Name</i>                         | <i>Policy Form</i>                          | <i>Date Sold</i> | <i>Company From Which Policy Form Was Acquired</i> | <i>Date Acquired</i> | <i>Policy Type</i> | <i>Policy Category</i>              | <i>Sold In California</i> | <i>Sold In Other States</i> | <i>Rate Increase Requested</i> | <i>Rate Increased Approved</i> | <i>Date Rate Increase Approved</i> | <i>Date Increased Was Issued To Policy Holders</i> |
|---|---|------------------|--|----------------------|--------------------|-------------------------------------|---------------------------|-----------------------------|--------------------------------|--------------------------------|------------------------------------|--|
| Life Investors Insurance Company of America | LI-NFOP (CA) 192/LI-LTCP (CA) 192           | 1993-2000        |  |                      | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | LA                          | 40.00%                         | 40.00%                         | 03/27/2003                         | 06/25/2003   |
| Life Investors Insurance Company of America | GCPRO-C (CA) 193/GCP RO-NH (CA) 193         | 1995-1998        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | MN                          | 45.00%                         | 45.00%                         | 03/20/2003                         | 06/18/2003   |
| Life Investors Insurance Company of America | GCPRO-C (CA) 193/GCP RO-NH (CA) 193         | 1995-1998        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | MN                          | 20.00%                         |                                |                                    |  |
| Life Investors Insurance Company of America | GCPLUS 1290 CA/GCP LUS 1290 (CA3)           | 1990-1995        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | MO                          | 35.00%                         | 35.00%                         | 11/14/2002                         | 02/12/2003   |
| Life Investors Insurance Company of America | GCPLUS 1290 CA/GCP LUS 1290 (CA3)           | 1990-1995        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | MO                          | 30.00%                         | 30.00%                         | 06/04/2001                         | 09/29/2001   |
| Life Investors Insurance Company of America | GCPRO-A II-C (CA) 794/GCP RO-II NH (CA) 794 | 1995-1999        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | MO                          | 35.00%                         | 35.00%                         | 11/14/2002                         | 02/12/2003   |
| Life Investors Insurance Company of America | GCPRO-C (CA) 193/GCP RO-NH (CA) 193         | 1995-1998        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | MO                          | 35.00%                         | 35.00%                         | 11/14/2002                         | 02/12/2003   |

*Premium Rate Increase History Section - Companies Offering New Business In California*

| <i>Company Name</i>                         | <i>Policy Form</i>                          | <i>Date Sold</i> | <i>Company From Which Policy Form Was Acquired</i> | <i>Date Acquired</i> | <i>Policy Type</i> | <i>Policy Category</i>              | <i>Sold In California</i> | <i>Sold In Other States</i> | <i>Rate Increase Requested</i> | <i>Rate Increased Approved</i> | <i>Date Rate Increase Approved</i> | <i>Date Increased Was Issued To Policy Holders</i> |
|---|---|------------------|--|----------------------|--------------------|-------------------------------------|---------------------------|-----------------------------|--------------------------------|--------------------------------|------------------------------------|--|
| Life Investors Insurance Company of America | GCPRO-C (CA) 193/GCP RO-NH (CA) 193         | 1995-1998        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | MO                          | 20.00%                         | 20.00%                         | 06/04/2001                         | 09/29/2001   |
| Life Investors Insurance Company of America | LI-NFOP (CA) 192/LI-LTCP (CA) 192           | 1993-2000        |  |                      | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | MO                          | 40.00%                         | 40.00%                         | 07/07/2003                         | 10/05/2003   |
| Life Investors Insurance Company of America | GCPRO-A II-C (CA) 794/GCP RO-II NH (CA) 794 | 1995-1999        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | MS                          | 25.00%                         | 25.00%                         | 12/05/2002                         | 03/05/2003   |
| Life Investors Insurance Company of America | GCPRO-C (CA) 193/GCP RO-NH (CA) 193         | 1995-1998        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | MS                          | 20.00%                         | 20.00%                         | 06/04/2001                         | 09/29/2001   |
| Life Investors Insurance Company of America | GCPRO-C (CA) 193/GCP RO-NH (CA) 193         | 1995-1998        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | MS                          | 25.00%                         | 25.00%                         | 12/05/2002                         | 03/05/2003   |
| Life Investors Insurance Company of America | GCPRO-A II-C (CA) 794/GCP RO-II NH (CA) 794 | 1995-1999        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | MT                          | 35.00%                         | 35.00%                         | 11/20/2002                         | 02/18/2003   |
| Life Investors Insurance Company of America | GCPRO-C (CA) 193/GCP RO-NH (CA) 193         | 1995-1998        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | MT                          | 20.00%                         | 20.00%                         | 06/06/2001                         | 09/29/2001   |

*Premium Rate Increase History Section - Companies Offering New Business In California*

| <i>Company Name</i>                         | <i>Policy Form</i>                          | <i>Date Sold</i> | <i>Company From Which Policy Form Was Acquired</i> | <i>Date Acquired</i> | <i>Policy Type</i> | <i>Policy Category</i>              | <i>Sold In California</i> | <i>Sold In Other States</i> | <i>Rate Increase Requested</i> | <i>Rate Increased Approved</i> | <i>Date Rate Increase Approved</i> | <i>Date Increased Was Issued To Policy Holders</i> |
|---|---|------------------|--|----------------------|--------------------|-------------------------------------|---------------------------|-----------------------------|--------------------------------|--------------------------------|------------------------------------|--|
| Life Investors Insurance Company of America | GCPRO-C (CA) 193/GCP RO-NH (CA) 193         | 1995-1998        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | MT                          | 35.00%                         | 35.00%                         | 11/20/2002                         | 02/18/2003   |
| Life Investors Insurance Company of America | GCPRO-C (CA) 193/GCP RO-NH (CA) 193         | 1995-1998        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | NC                          | 35.00%                         | 35.00%                         | 11/06/2002                         | 02/04/2003   |
| Life Investors Insurance Company of America | GCPRO-C (CA) 193/GCP RO-NH (CA) 193         | 1995-1998        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | NC                          | 20.00%                         | 10.00%                         | 10/03/2001                         | 01/30/2002   |
| Life Investors Insurance Company of America | LI-NFOP (CA) 192/LI-LTCP (CA) 192           | 1993-2000        |  |                      | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | NC                          | 40.00%                         | 40.00%                         | 05/12/2003                         | 08/10/2003   |
| Life Investors Insurance Company of America | GCPRO-A II-C (CA) 794/GCP RO-II NH (CA) 794 | 1995-1999        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | ND                          | 30.00%                         | 30.00%                         | 10/17/2002                         | 01/15/2003   |
| Life Investors Insurance Company of America | GCPRO-C (CA) 193/GCP RO-NH (CA) 193         | 1995-1998        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | ND                          | 30.00%                         | 30.00%                         | 10/17/2002                         | 01/15/2003   |
| Life Investors Insurance Company of America | GCPRO-C (CA) 193/GCP RO-NH (CA) 193         | 1995-1998        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | ND                          | 20.00%                         | 20.00%                         | 06/29/2001                         | 10/30/2001   |
| Life Investors Insurance Company of America | LTCP CA 490                                 | 1990-1992        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | ND                          | 30.00%                         | 30.00%                         | 06/29/2001                         | 10/30/2001   |

*Premium Rate Increase History Section - Companies Offering New Business In California*

| <i>Company Name</i>                         | <i>Policy Form</i>                          | <i>Date Sold</i> | <i>Company From Which Policy Form Was Acquired</i> | <i>Date Acquired</i> | <i>Policy Type</i> | <i>Policy Category</i>              | <i>Sold In California</i> | <i>Sold In Other States</i> | <i>Rate Increase Requested</i> | <i>Rate Increased Approved</i> | <i>Date Rate Increase Approved</i> | <i>Date Increased Was Issued To Policy Holders</i> |
|---|---|------------------|--|----------------------|--------------------|-------------------------------------|---------------------------|-----------------------------|--------------------------------|--------------------------------|------------------------------------|--|
| Life Investors Insurance Company of America | LTCP CA 490                                 | 1990-1992        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | ND                          | 30.00%                         | 30.00%                         | 10/17/2002                         | 01/15/2003   |
| Life Investors Insurance Company of America | GCPLUS 1290 CA/GCP LUS 1290 (CA3)           | 1990-1995        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | NE                          | 35.00%                         | 35.00%                         | 11/19/2002                         | 02/17/2003   |
| Life Investors Insurance Company of America | GCPLUS 1290 CA/GCP LUS 1290 (CA3)           | 1990-1995        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | NE                          | 30.00%                         | 30.00%                         | 07/09/2001                         | 10/30/2001   |
| Life Investors Insurance Company of America | GCPRO-A II-C (CA) 794/GCP RO-II NH (CA) 794 | 1995-1999        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | NE                          | 35.00%                         | 35.00%                         | 11/19/2002                         | 02/17/2003   |
| Life Investors Insurance Company of America | GCPRO-C (CA) 193/GCP RO-NH (CA) 193         | 1995-1998        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | NE                          | 35.00%                         | 35.00%                         | 11/19/2002                         | 02/17/2003   |
| Life Investors Insurance Company of America | GCPRO-C (CA) 193/GCP RO-NH (CA) 193         | 1995-1998        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | NE                          | 20.00%                         | 20.00%                         | 07/09/2001                         | 10/30/2001   |
| Life Investors Insurance Company of America | LI-NFOP (CA) 192/LI-LTCP (CA) 192           | 1993-2000        |  |                      | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | NE                          | 40.00%                         | 40.00%                         | 07/09/2003                         | 10/07/2003   |
| Life Investors Insurance Company of America | GCPRO-C (CA) 193/GCP RO-NH (CA) 193         | 1995-1998        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | NM                          | 35.00%                         | 35.00%                         | 10/31/2002                         | 01/29/2003   |

*Premium Rate Increase History Section - Companies Offering New Business In California*

| <i>Company Name</i>                         | <i>Policy Form</i>                          | <i>Date Sold</i> | <i>Company From Which Policy Form Was Acquired</i> | <i>Date Acquired</i> | <i>Policy Type</i> | <i>Policy Category</i>              | <i>Sold In California</i> | <i>Sold In Other States</i> | <i>Rate Increase Requested</i> | <i>Rate Increased Approved</i> | <i>Date Rate Increase Approved</i> | <i>Date Increased Was Issued To Policy Holders</i> |
|---|---|------------------|--|----------------------|--------------------|-------------------------------------|---------------------------|-----------------------------|--------------------------------|--------------------------------|------------------------------------|--|
| Life Investors Insurance Company of America | GCPRC (CA) 193/GCP RO-NH (CA) 193           | 1995-1998        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | NM                          | 20.00%                         | 20.00%                         | 08/01/2001                         | 11/30/2001   |
| Life Investors Insurance Company of America | GCPRC (CA) 193/GCP RO-NH (CA) 193           | 1995-1998        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | NV                          | 20.00%                         |                                |                                    |  |
| Life Investors Insurance Company of America | GCPLUS 1290 CA/GCP LUS 1290 (CA3)           | 1990-1995        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | OH                          | 30.00%                         | 30.00%                         | 06/04/2001                         | 09/29/2001   |
| Life Investors Insurance Company of America | GCPLUS 1290 CA/GCP LUS 1290 (CA3)           | 1990-1995        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | OH                          | 35.00%                         | 35.00%                         | 10/17/2002                         | 01/15/2003   |
| Life Investors Insurance Company of America | GCPRC A II-C (CA) 794/GCP RO-II NH (CA) 794 | 1995-1999        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | OH                          | 35.00%                         | 35.00%                         | 10/17/2002                         | 01/15/2003   |
| Life Investors Insurance Company of America | GCPRC (CA) 193/GCP RO-NH (CA) 193           | 1995-1998        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | OH                          | 20.00%                         | 20.00%                         | 06/04/2001                         | 09/29/2001   |
| Life Investors Insurance Company of America | GCPRC (CA) 193/GCP RO-NH (CA) 193           | 1995-1998        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | OH                          | 35.00%                         | 35.00%                         | 10/17/2002                         | 01/15/2003   |

*Premium Rate Increase History Section - Companies Offering New Business In California*

| <i>Company Name</i>                         | <i>Policy Form</i>                          | <i>Date Sold</i> | <i>Company From Which Policy Form Was Acquired</i> | <i>Date Acquired</i> | <i>Policy Type</i> | <i>Policy Category</i>              | <i>Sold In California</i> | <i>Sold In Other States</i> | <i>Rate Increase Requested</i> | <i>Rate Increased Approved</i> | <i>Date Rate Increase Approved</i> | <i>Date Increased Was Issued To Policy Holders</i> |
|---|---|------------------|--|----------------------|--------------------|-------------------------------------|---------------------------|-----------------------------|--------------------------------|--------------------------------|------------------------------------|--|
| Life Investors Insurance Company of America | LI-NFOP (CA) 192/LI-LTCP (CA) 192           | 1993-2000        |  |                      | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | OH                          | 40.00%                         | 40.00%                         | 05/08/2003                         | 08/06/2003   |
| Life Investors Insurance Company of America | GCPRO-C (CA) 193/GCP RO-NH (CA) 193         | 1995-1998        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | OK                          | 45.00%                         | 45.00%                         | 11/08/2002                         | 02/06/2003   |
| Life Investors Insurance Company of America | GCPRO-C (CA) 193/GCP RO-NH (CA) 193         | 1995-1998        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | OK                          | 20.00%                         |                                |                                    |  |
| Life Investors Insurance Company of America | LI-NFOP (CA) 192/LI-LTCP (CA) 192           | 1993-2000        |  |                      | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | OK                          | 40.00%                         | 40.00%                         | 03/24/2003                         | 06/22/2003   |
| Life Investors Insurance Company of America | GCPRO-C (CA) 193/GCP RO-NH (CA) 193         | 1995-1998        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | OR                          | 45.00%                         | 45.00%                         | 06/02/2003                         | 08/31/2003   |
| Life Investors Insurance Company of America | GCPRO-A II-C (CA) 794/GCP RO-II NH (CA) 794 | 1995-1999        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | PA                          | 35.00%                         | 35.00%                         | 11/25/2002                         | 02/23/2003   |
| Life Investors Insurance Company of America | GCPRO-C (CA) 193/GCP RO-NH (CA) 193         | 1995-1998        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | PA                          | 35.00%                         | 35.00%                         | 11/25/2002                         | 02/23/2003   |
| Life Investors Insurance Company of America | GCPRO-C (CA) 193/GCP RO-NH (CA) 193         | 1995-1998        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | PA                          | 20.00%                         | 0.00%                          | 07/20/2001                         | 11/30/2001   |

*Premium Rate Increase History Section - Companies Offering New Business In California*



| <i>Company Name</i>                         | <i>Policy Form</i>                          | <i>Date Sold</i> | <i>Company From Which Policy Form Was Acquired</i> | <i>Date Acquired</i> | <i>Policy Type</i> | <i>Policy Category</i>              | <i>Sold In California</i> | <i>Sold In Other States</i> | <i>Rate Increase Requested</i> | <i>Rate Increased Approved</i> | <i>Date Rate Increase Approved</i> | <i>Date Increased Was Issued To Policy Holders</i> |
|---|---|------------------|--|----------------------|--------------------|-------------------------------------|---------------------------|-----------------------------|--------------------------------|--------------------------------|------------------------------------|--|
| Life Investors Insurance Company of America | GCPLUS 1290 CA/GCP LUS 1290 (CA3)           | 1990-1995        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | SD                          | 35.00%                         | 35.00%                         | 12/06/2002                         | 03/06/2003   |
| Life Investors Insurance Company of America | GCPLUS 1290 CA/GCP LUS 1290 (CA3)           | 1990-1995        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | SD                          | 30.00%                         | 30.00%                         | 06/04/2001                         | 09/29/2001   |
| Life Investors Insurance Company of America | GCPRO-A II-C (CA) 794/GCP RO-II NH (CA) 794 | 1995-1999        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | SD                          | 35.00%                         | 35.00%                         | 12/06/2002                         | 03/06/2003   |
| Life Investors Insurance Company of America | GCPRO-C (CA) 193/GCP RO-NH (CA) 193         | 1995-1998        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | SD                          | 35.00%                         | 35.00%                         | 12/06/2002                         | 03/06/2003   |
| Life Investors Insurance Company of America | GCPRO-C (CA) 193/GCP RO-NH (CA) 193         | 1995-1998        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | SD                          | 20.00%                         | 20.00%                         | 06/04/2001                         | 09/29/2001   |
| Life Investors Insurance Company of America | LTCP CA 490                                 | 1990-1992        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | SD                          | 35.00%                         | 35.00%                         | 12/06/2002                         | 03/06/2003   |
| Life Investors Insurance Company of America | LTCP CA 490                                 | 1990-1992        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | SD                          | 30.00%                         | 30.00%                         | 06/04/2001                         | 09/29/2001   |

*Premium Rate Increase History Section - Companies Offering New Business In California*

| <i>Company Name</i>                         | <i>Policy Form</i>                          | <i>Date Sold</i> | <i>Company From Which Policy Form Was Acquired</i> | <i>Date Acquired</i> | <i>Policy Type</i> | <i>Policy Category</i>              | <i>Sold In California</i> | <i>Sold In Other States</i> | <i>Rate Increase Requested</i> | <i>Rate Increased Approved</i> | <i>Date Rate Increase Approved</i> | <i>Date Increased Was Issued To Policy Holders</i> |
|---|---|------------------|--|----------------------|--------------------|-------------------------------------|---------------------------|-----------------------------|--------------------------------|--------------------------------|------------------------------------|--|
| Life Investors Insurance Company of America | GCPRO-A II-C (CA) 794/GCP RO-II NH (CA) 794 | 1995-1999        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | TN                          | 35.00%                         | 35.00%                         | 11/12/2002                         | 02/10/2003   |
| Life Investors Insurance Company of America | GCPRO-C (CA) 193/GCP RO-NH (CA) 193         | 1995-1998        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | TN                          | 35.00%                         | 35.00%                         | 11/12/2002                         | 02/10/2003   |
| Life Investors Insurance Company of America | GCPRO-C (CA) 193/GCP RO-NH (CA) 193         | 1995-1998        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | TN                          | 20.00%                         | 20.00%                         | 06/04/2001                         | 09/29/2001   |
| Life Investors Insurance Company of America | LI-NFOP (CA) 192/LI-LTCP (CA) 192           | 1993-2000        |  |                      | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | TN                          | 40.00%                         | 40.00%                         | 06/09/2003                         | 09/07/2003   |
| Life Investors Insurance Company of America | GCPRO-A II-C (CA) 794/GCP RO-II NH (CA) 794 | 1995-1999        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | TX                          | 35.00%                         | 35.00%                         | 04/14/2003                         | 07/13/2003   |
| Life Investors Insurance Company of America | GCPRO-C (CA) 193/GCP RO-NH (CA) 193         | 1995-1998        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | TX                          | 20.00%                         |                                |                                    |  |
| Life Investors Insurance Company of America | GCPRO-C (CA) 193/GCP RO-NH (CA) 193         | 1995-1998        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | TX                          | 35.00%                         | 35.00%                         | 04/14/2003                         | 07/13/2003   |
| Life Investors Insurance Company of America | KLTCP 1 (CA) 890                            | 1991-1993        |  |                      | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | TX                          | 40.00%                         | 35.00%                         | 06/02/2003                         | 08/31/2003   |

***Premium Rate Increase History Section - Companies Offering New Business In California***

| <i>Company Name</i>                         | <i>Policy Form</i>                          | <i>Date Sold</i> | <i>Company From Which Policy Form Was Acquired</i> | <i>Date Acquired</i> | <i>Policy Type</i> | <i>Policy Category</i>              | <i>Sold In California</i> | <i>Sold In Other States</i> | <i>Rate Increase Requested</i> | <i>Rate Increased Approved</i> | <i>Date Rate Increase Approved</i> | <i>Date Increased Was Issued To Policy Holders</i> |
|---|---|------------------|--|----------------------|--------------------|-------------------------------------|---------------------------|-----------------------------|--------------------------------|--------------------------------|------------------------------------|--|
| Life Investors Insurance Company of America | LI-NFOP (CA) 192/LI-LTCP (CA) 192           | 1993-2000        |  |                      | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | TX                          | 40.00%                         | 35.00%                         | 06/02/2003                         | 08/31/2003   |
| Life Investors Insurance Company of America | GCPRO-A II-C (CA) 794/GCP RO-II NH (CA) 794 | 1995-1999        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | VA                          | 45.00%                         | 45.00%                         | 07/11/2003                         | 10/09/2003   |
| Life Investors Insurance Company of America | GCPRO-C (CA) 193/GCP RO-NH (CA) 193         | 1995-1998        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | VA                          | 45.00%                         | 45.00%                         | 07/11/2003                         | 10/09/2003   |
| Life Investors Insurance Company of America | LI-NFOP (CA) 192/LI-LTCP (CA) 192           | 1993-2000        |  |                      | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | VA                          | 40.00%                         | 40.00%                         | 09/02/2003                         | 11/30/2003   |
| Life Investors Insurance Company of America | GCPRO-C (CA) 193/GCP RO-NH (CA) 193         | 1995-1998        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | VI                          | 20.00%                         |                                |                                    |  |
| Life Investors Insurance Company of America | GCPLUS 1290 CA/GCP LUS 1290 (CA3)           | 1990-1995        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | WA                          | 30.00%                         |                                |                                    |  |
| Life Investors Insurance Company of America | GCPLUS 1290 CA/GCP LUS 1290 (CA3)           | 1990-1995        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | WA                          | 45.00%                         | 45.00%                         | 02/07/2003                         | 05/08/2003   |

*Premium Rate Increase History Section - Companies Offering New Business In California*

| <i>Company Name</i>                         | <i>Policy Form</i>                          | <i>Date Sold</i> | <i>Company From Which Policy Form Was Acquired</i> | <i>Date Acquired</i> | <i>Policy Type</i> | <i>Policy Category</i>              | <i>Sold In California</i> | <i>Sold In Other States</i> | <i>Rate Increase Requested</i> | <i>Rate Increased Approved</i> | <i>Date Rate Increase Approved</i> | <i>Date Increased Was Issued To Policy Holders</i> |
|---|---|------------------|--|----------------------|--------------------|-------------------------------------|---------------------------|-----------------------------|--------------------------------|--------------------------------|------------------------------------|--|
| Life Investors Insurance Company of America | GCPR0-A II-C (CA) 794/GCP RO-II NH (CA) 794 | 1995-1999        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | WA                          | 45.00%                         | 45.00%                         | 02/07/2003                         | 05/08/2003   |
| Life Investors Insurance Company of America | GCPR0-C (CA) 193/GCP RO-NH (CA) 193         | 1995-1998        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | WA                          | 45.00%                         | 45.00%                         | 02/07/2003                         | 05/08/2003   |
| Life Investors Insurance Company of America | GCPR0-C (CA) 193/GCP RO-NH (CA) 193         | 1995-1998        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | WA                          | 20.00%                         |                                |                                    |  |
| Life Investors Insurance Company of America | LI-NFOP (CA) 192/LI-LTCP (CA) 192           | 1993-2000        |  |                      | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | WA                          | 40.00%                         | 40.00%                         | 05/09/2003                         | 08/07/2003   |
| Life Investors Insurance Company of America | LTCP CA 490                                 | 1990-1992        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | WA                          | 45.00%                         | 45.00%                         | 02/07/2003                         | 05/08/2003   |
| Life Investors Insurance Company of America | LTCP CA 490                                 | 1990-1992        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | WA                          | 30.00%                         |                                |                                    |  |
| Life Investors Insurance Company of America | GCPR0-C (CA) 193/GCP RO-NH (CA) 193         | 1995-1998        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | WV                          | 20.00%                         |                                |                                    |  |
| Life Investors Insurance Company of America | GCPR0-C (CA) 193/GCP RO-NH (CA) 193         | 1995-1998        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | WV                          | 45.00%                         | 45.00%                         | 11/15/2002                         | 02/13/2003   |

*Premium Rate Increase History Section - Companies Offering New Business In California*

| <i>Company Name</i>                         | <i>Policy Form</i>                          | <i>Date Sold</i> | <i>Company From Which Policy Form Was Acquired</i> | <i>Date Acquired</i> | <i>Policy Type</i> | <i>Policy Category</i>              | <i>Sold In California</i> | <i>Sold In Other States</i> | <i>Rate Increase Requested</i> | <i>Rate Increased Approved</i> | <i>Date Rate Increase Approved</i> | <i>Date Increased Was Issued To Policy Holders</i> |
|---|---|------------------|--|----------------------|--------------------|-------------------------------------|---------------------------|-----------------------------|--------------------------------|--------------------------------|------------------------------------|--|
| Life Investors Insurance Company of America | GCPRC (CA) 193/GCP RO-NH (CA) 193           | 1995-1998        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | WY                          | 45.00%                         | 45.00%                         | 09/11/2002                         | 12/10/2002   |
| Life Investors Insurance Company of America | LTCP CA 490                                 | 1990-1992        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ |                           | WY                          | 45.00%                         | 45.00%                         | 09/11/2002                         | 12/10/2002   |
| Life Investors Insurance Company of America | GCPLUS 1290 CA/GCP LUS 1290 (CA3)           | 1990-1995        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ | CA                        |                             | 30.00%                         | 30.00%                         | 02/24/2003                         | 05/25/2003   |
| Life Investors Insurance Company of America | GCPLUS 1290 CA/GCP LUS 1290 (CA3)           | 1990-1995        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ | CA                        |                             | 30.00%                         | 25.00%                         | 08/16/2001                         | 01/01/2002   |
| Life Investors Insurance Company of America | GCPRC A II-C (CA) 794/GCP RO-II NH (CA) 794 | 1995-1999        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ | CA                        |                             | 30.00%                         | 30.00%                         | 02/24/2003                         | 05/25/2003   |
| Life Investors Insurance Company of America | GCPRC (CA) 193/GCP RO-NH (CA) 193           | 1995-1998        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ | CA                        |                             | 20.00%                         | 20.00%                         | 08/16/2001                         | 01/01/2002   |
| Life Investors Insurance Company of America | LI-NFOP (CA) 192/LI-LTCP (CA) 192           | 1993-2000        |  |                      | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ | CA                        |                             | 30.00%                         | 30.00%                         | 03/26/2003                         | 06/24/2003   |
| Life Investors Insurance Company of America | LTCP CA 490                                 | 1990-1992        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ | CA                        |                             | 30.00%                         | 30.00%                         | 02/24/2003                         | 05/25/2003   |

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| <i>Company Name</i>                         | <i>Policy Form</i>                          | <i>Date Sold</i> | <i>Company From Which Policy Form Was Acquired</i> | <i>Date Acquired</i> | <i>Policy Type</i> | <i>Policy Category</i>                               | <i>Sold In California</i> | <i>Sold In Other States</i> | <i>Rate Increase Requested</i> | <i>Rate Increased Approved</i> | <i>Date Rate Increase Approved</i> | <i>Date Increased Was Issued To Policy Holders</i> |
|---|---|------------------|--|----------------------|--------------------|--|---------------------------|-----------------------------|--------------------------------|--------------------------------|------------------------------------|--|
| Life Investors Insurance Company of America | LTCP CA 490                                 | 1990-1992        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, COMP-TQ, NHR-NTQ & COMP-NTQ                  | CA                        |                             | 30.00%                         | 25.00%                         | 08/16/2001                         | 01/01/2002   |
| Life Investors Insurance Company of America | KLTCP 1 (CA) 890                            | 1991-1993        |  |                      | Individual         | NHR-TQ, HCO-TQ & COMP-TQ                             |                           | IA                          | 40.00%                         | 40.00%                         | 05/19/2003                         | 08/17/2003   |
| Life Investors Insurance Company of America | GCPRO-C (CA) 193/GCP RO-NH (CA) 193         | 1995-1998        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, HCO-TQ, COMP-TQ, NHR-NTQ, HCO-NTQ & COMP-NTQ |                           | WI                          | 45.00%                         | 45.00%                         | 07/16/2003                         | 11/30/2003   |
| Life Investors Insurance Company of America | GCPRO-A II-C (CA) 794/GCP RO-II NH (CA) 794 | 1995-1999        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, NHR-NTQ & COMP-NTQ                           |                           | NC                          | 35.00%                         | 35.00%                         | 11/06/2002                         | 02/04/2003   |
| Life Investors Insurance Company of America | LI-NFOP (CA) 192/LI-LTCP (CA) 192           | 1993-2000        |  |                      | Individual         | NHR-TQ, NHR-NTQ & COMP-NTQ                           |                           | SC                          | 40.00%                         | 40.00%                         | 05/30/2003                         | 09/01/2003   |
| Life Investors Insurance Company of America | GCPRO-A II-C (CA) 794/GCP RO-II NH (CA) 794 | 1995-1999        | Bankers United Life Assurance Company              | 12/31/01             | Individual         | NHR-TQ, NHR-NTQ & COMP-NTQ                           |                           | WV                          | 45.00%                         | 45.00%                         | 11/15/2002                         | 02/13/2003   |

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